

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

8 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**In Re: **Kelvin Paul Nelson, Sr.**

Case No.:

**21-16918**

Judge:

**Hon. Vincent F. Papalia**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**☐ Original☒ Modified/Notice Required

Date:

**08/31/2021**☒ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JMG Initial Debtor: KPN Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

a. The debtor shall pay 300.00 Monthly to the Chapter 13 Trustee, starting on September 1, 2021 for approximately 3 months, and then pay 752.00 Monthly to the Chapter 13 Trustee, starting on December 1, 2021 for approximately 57 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

☒ Loan modification with respect to mortgage encumbering property:  
Description: 63 Martha Court, Newark, NJ 07103  
Proposed date for completion: 3/1/2022

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:  
**Pursuant to 11 U.S.C. §1325(b)(4), Debtors' commitment period is 36 months.**

### Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Justin M. Gillman, Esq.	Attorney Fees	5,000.00 At an amount to be determined by application pursuant to D.N.J. LBR 2016-5(c)

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Select Portfolio Servicing, Inc (The Bank of New York Mellon)(Claim No. 7-1)	63 Martha Court Newark, NJ 07103 Essex County	50,217.83	0.00	0.00 No Distributions through Plan pending loan modification	999.48

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan ☐ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
Select Portfolio Servicing, Inc (The Bank of New York Mellon)(Claim No. 5-1)	63 Martha Court Newark, NJ 07103 Essex County  Upon completion of Plan and discharge, secured creditor to release mortgage on Property.	12,255.86
Community Hills Condominium Assoc., Inc.	63 Martha Court Newark, NJ 07103 Essex County  All liens on Property to be released and discharge upon completion of Plan and discharge.	22,038.63  In addition, Debtor shall continue post-petition payments to Creditor outside Plan in the current amount of \$324.00

**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
U.S. Department of Education	Educational	Outside Plan - No distribution through Plan	0.00

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of

non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions** ☐ **NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☐ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Bank of America	Debtor's Residence 63 Martha Court Newark, NJ 07103	Judicial Lien DC-005122-19	8,691.00	215,000.00	21,959.00	199,717.06	8,691.00
Barclays Bank Delaware	Debtor's Residence 63 Martha Court Newark, NJ 07103	Judicial Lien DC-017221-16	3,089.00	215,000.00	21,959.00	199,717.06	3,089.00
First Resolution Investment Corp	Debtor's Residence 63 Martha Court Newark, NJ 07103	Judicial Lien DC-37599-07	3,150.00	215,000.00	21,959.00	199,717.06	3,150.00
LVNV Funding LLC	Debtor's Residence 63 Martha Court Newark, NJ 07103	Judicial Lien DC-3598-16	5,525.12	215,000.00	21,959.00	199,717.06	5,525.12
Midland Funding	Debtor's Residence 63 Martha Court Newark, NJ 07103	Judicial Lien DC-018281-17 DJ-050016-18	2,396.00	215,000.00	21,959.00	199,717.06	2,396.00
Midland Funding	Debtor's Residence 63 Martha Court Newark, NJ 07103	Judicial Lien DC-006990-17	2,459.00	215,000.00	21,959.00	199,717.06	2,459.00
Midland Funding	Debtor's Residence 63 Martha Court Newark, NJ 07103	Judicial Lien DC-012755-18	518.00	215,000.00	21,959.00	199,717.06	518.00

Portfolio Recovery	Debtor's Residence 63 Martha Court Newark, NJ 07103	Judicial Lien DC-007557-1 0	7,241.00	215,000.00	21,959.00	199,717.06	7,241.00
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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## Part 8: Other Plan Provisions

### a. Vesting of Property of the Estate

- ☒ Upon Confirmation  
☐ Upon Discharge

### b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

### c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

### d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

## Part 9: Modification ☐ NONE

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 08/31/2021.

Explain below <b>why</b> the plan is being modified: To address claims and objections.	Explain below <b>how</b> the plan is being modified: Plan increases payments to \$752.00 effective December 1, 2021 for 57 months extending Plan to total of 60 months. Modified Plan proposes to pay in full claims of Community Hills Condominium Association Inc. and SPS 2nd mortgage (Claim No. 5-1) through Plan.
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

#### Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

\*This plan is a step plan or has lumpsum payments as follows: \$300.00 per month for 3 months, then \$752.00 per month for 57 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

#### Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>November 18, 2021</u>	<u>/s/ Kelvin Paul Nelson, Sr.</u> Kelvin Paul Nelson, Sr. Debtor
Date: _____	_____ Joint Debtor
Date: <u>November 18, 2021</u>	<u>/s/ Justin M. Gillman, Esq.</u> Justin M. Gillman, Esq. Attorney for the Debtor(s)

In re:  
Kelvin Paul Nelson, Sr.  
Debtor

Case No. 21-16918-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 29, 2021

User: admin  
Form ID: pdf901

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Total Noticed: 79

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2021:

Recip ID	Recipient Name and Address
db	+ Kelvin Paul Nelson, Sr., 63 Martha Court, Newark, NJ 07103-3389
519313281	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519297525	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519297527	+ Amex, P.o. Box 981537, El Paso, TX 79998-1537
519297531	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, Po Box 982238, El Paso, TX 79998
519297530	+ Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
519297532	+ Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519297535	+ Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
519297555	+ Community Hills Condominium Assoc., Inc., c/o Mem Property Management Corp, 65 Challlanger Road, Ridgefield Park, NJ 07660-2122
519311411	+ Community Hills Condominium Association Inc, Ansell Grimm Aaron PC, 214 Carnegie Center Suite 112, Princeton, NJ 08540-6237
519297558	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
519297559	+ Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
519297561	+ Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
519297560	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCSB3E 1830 E Paris Ave SE, Grand Rapids, MI 49546
519297563	+ First PREMIER Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
519297562	+ First PREMIER Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
519297564	+ First Resolution Investment Corp, 5190 Neil Road, Suite 430, Reno, NV 89502-8535
519297572	+ Jeffrey Rooney Mullooly, et al, 6851 Jerrico Tpk 220, PO Box 9036, Syosset, NY 11791-9036
519297582	+ MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
519297584	+ Pioneer Credit Recovery Inc, 26 Edward Street, Arcade, NY 14009-1012
519297595	+ Qside Federal Cu, 21131 Jamaica Ave, Queens Village, NY 11428-1621
519297596	+ Radius Global Solutions LLC, P.O. Box 390846, Minneapolis, MN 55439-0846
519297598	+ Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3544
519297599	+ Santander Consumer USA, Po Box 961212, Fort Worth, TX 76161-0212
519297600	+ Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
519297601	+ Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
519335343	Select Portfolio Servicing, Inc., As Servicer for, P.O. Box 65250, Salt Lake City, UT 84165-0250
519297603	+ Selip & Stylianou LLP, 199 Crossways Park Dr, PO Box 9004, Woodbury, NY 11797-9004
519297604	+ Synergetic Communications, INC., 5450 N.W. Central #220, Houston, TX 77092-2061
519349880	The Bank of New York Mellon, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
519297608	+ Tiaa Bank, 301 West Bay Street, Jacksonville, FL 32202-5147
519297606	+ Tiaa Bank, Attn: Bankruptcy, 301 West Bay Street, Jacksonville, FL 32202-5147
519297610	TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
519297612	+ U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
519297611	+ U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
519297632	+ Wells Fargo Bank NA, Mac F8234f-02f, Po Box 10438, Des Moines, IA 50306-0438
519297633	Wells Fargo Bank NA, CscI Dispute Team N8235-04m, Des Moines, IA 50306

TOTAL: 37

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.



District/off: 0312-2

User: admin

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Date Rcvd: Nov 29, 2021

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Total Noticed: 79

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 29 2021 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 29 2021 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: djb@ansellgrimm.com	Nov 29 2021 20:51:00	Community Hills Condominium Association Inc., c/o Ansell Grimm & Aaron, PC, 214 Carnegie Center, Suite 112, Princeton, NJ 08540-6237
cr	+ Email/PDF: gecsedl@recoverycorp.com	Nov 29 2021 20:59:40	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519297529	+ Email/Text: djb@ansellgrimm.com	Nov 29 2021 20:51:00	Ansell Grimm & Aaron, PC, 214 Carnegie Center, Suite 112, Princeton, NJ 08540-6237
519297532	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 29 2021 20:50:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519297535	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 29 2021 20:50:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
519297538	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Nov 29 2021 20:50:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
519297540	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Nov 29 2021 20:50:00	Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
519297543	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 29 2021 20:59:50	Capital One, AttnL: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519297542	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 29 2021 20:59:57	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519297545	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 29 2021 20:59:50	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
519297544	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 29 2021 20:59:57	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
519297552	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 29 2021 21:00:02	Citibank/Shell Oil, Po Box 6497, Sioux Falls, SD 57117-6497
519297551	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 29 2021 20:59:53	Citibank/Shell Oil, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519297554	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 29 2021 20:59:53	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
519297553	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 29 2021 21:00:02	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519297557	+ Email/Text: BKPT@cfna.com	Nov 29 2021 20:50:00	Credit First National Association, Pob 81315, Cleveland, OH 44181-0315
519297556	+ Email/Text: BKPT@cfna.com	Nov 29 2021 20:50:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
519297565	+ Email/Text: fggbanko@fgny.com	Nov 29 2021 20:50:00	Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
519297567	Email/Text: GCSBankruptcy@gcserv.com	Nov 29 2021 20:50:00	GC Services Limited Partnership, PO Box 1280, Oaks, PA 19456
519297568	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 29 2021 20:50:00	Internal Revenue Service (IRS), Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
519297570	Email/Text: JCAP_BNC_Notices@jcap.com		

District/off: 0312-2

User: admin

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Date Rcvd: Nov 29, 2021

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		Nov 29 2021 20:50:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
519297569	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 29 2021 20:50:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
519351588	Email/Text: JCAP_BNC_Notices@jcap.com	Nov 29 2021 20:50:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 56302-9617
519297546	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 29 2021 20:59:49	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519297548	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 29 2021 20:59:41	Chase Card Services, Po Box 15369, Wilmington, DE 19850
519335421	Email/PDF: resurgentbknotifications@resurgent.com	Nov 29 2021 20:59:45	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519297575	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 29 2021 20:59:52	LVNV Funding LLC, P.O. Box 10466, Greenville, SC 29603-0466
519297579	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 29 2021 20:50:00	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
519297576	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 29 2021 20:50:00	Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
519297585	Email/Text: Bankruptcy.Notices@pnc.com	Nov 29 2021 20:50:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
519297586	Email/Text: Bankruptcy.Notices@pnc.com	Nov 29 2021 20:50:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
519297589	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 29 2021 20:59:59	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
519297587	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 29 2021 21:00:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
519354989	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 29 2021 20:59:43	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
519321525	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 29 2021 21:00:00	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
519351156	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 29 2021 20:59:43	Portfolio Recovery Associates, LLC, c/o Frontier, POB 41067, Norfolk VA 23541
519297591	Email/Text: signed.order@pfwattorneys.com	Nov 29 2021 20:50:00	Pressler Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
519297597	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 29 2021 20:59:53	Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115
519297598	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 29 2021 20:50:00	Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3544
519297599	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 29 2021 20:50:00	Santander Consumer USA, Po Box 961212, Fort Worth, TX 76161-0212
519299241	+ Email/PDF: gecsed@recoverycorp.com	Nov 29 2021 20:59:40	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519297605	Email/Text: bankruptcy@td.com	Nov 29 2021 20:50:00	Td Bank N.a., 1701 Route 70 E, Cherry Hill, NJ 08003
519297635	Email/Text: bankruptcydept@wyn.com	Nov 29 2021 20:50:00	Wyndham Vacation Ownership, 10750 W Charleston Blvd, Las Vegas, NV 89135
519297634	Email/Text: bankruptcydept@wyn.com	Nov 29 2021 20:50:00	Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193

TOTAL: 46

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Total Noticed: 79

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519297550		Chrysler Capital
519297573		JP Morgan Chase Bank, N.A.
519297571		Jefferson Capital Systems, LLC
519297583		New Jersey Divison of Revenue
519297526	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519297528	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
519297533	*+	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519297534	*+	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519297536	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
519297537	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
519297539	*+	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
519297541	*+	Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
519297566	*+	Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
519297547	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519297549	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
519297580	*+	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
519297581	*+	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
519297577	*+	Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
519297578	*+	Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
519297590	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
519297588	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502
519297592	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
519297593	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
519297594	*P++	PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020, address filed with court:, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054
519297602	*+	Select Portfolio Servicing, Inc, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
519297607	*+	Tiaa Bank, Attn: Bankruptcy, 301 West Bay Street, Jacksonville, FL 32202-5147
519297609	*+	Tiaa Bank, 301 West Bay Street, Jacksonville, FL 32202-5147
519297622	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
519297623	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
519297624	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
519297625	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
519297626	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
519297627	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
519297628	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
519297629	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
519297630	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
519297631	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
519297613	*+	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
519297614	*+	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
519297615	*+	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
519297616	*+	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
519297617	*+	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
519297618	*+	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
519297619	*+	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
519297620	*+	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
519297621	*+	U.S. Department of Education, Ecmc/Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
519297574	##+	KML Law Group, PC, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812

TOTAL: 4 Undeliverable, 42 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

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Total Noticed: 79

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 01, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2021 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jill Manzo	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for The Bank of New York Mellon bankruptcy@fskslaw.com
Justin M Gillman	on behalf of Debtor Kelvin Paul Nelson Sr. ecf@gbclawgroup.com, R47252@notify.bestcase.com,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Stacey R. Patterson	on behalf of Creditor Community Hills Condominium Association Inc. srp@ansellgrimm.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6